

BUFFALO FEDERAL SAVINGS BANK

	CPP Disbursement Date 02/20/2009	Cert 29696	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$152	\$155	2.1%		
Loans	\$107	\$101	-5.9%		
Construction & development	\$10	\$7	-34.8%		
Closed-end 1-4 family residential	\$27	\$25	-9.9%		
Home equity	\$4	\$3	-13.7%		
Credit card	\$0	\$0			
Other consumer	\$7	\$7	6.1%		
Commercial & Industrial	\$14	\$13	-5.2%		
Commercial real estate	\$41	\$42	2.9%		
Unused commitments	\$10	\$7	-29.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$2	-29.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$4	\$3	-16.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$139	\$142	1.9%		
Deposits	\$137	\$140	2.4%		
Total other borrowings	\$1	\$1	-41.3%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$13	\$13	3.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	8.3%	--		
Tier 1 risk based capital ratio	11.7%	12.6%	--		
Total risk based capital ratio	12.7%	13.8%	--		
Return on equity ¹	7.7%	8.3%	--		
Return on assets ¹	0.6%	0.7%	--		
Net interest margin ¹	4.3%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	64.2%	35.7%	--		
Loss provision to net charge-offs (qtr)	215.3%	261.9%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.6%	0.0%	0.0%	0.3%	--
Closed-end 1-4 family residential	2.1%	3.5%	0.0%	0.0%	--
Home equity	0.0%	0.0%	1.6%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.1%	--
Commercial & Industrial	6.4%	12.2%	0.0%	0.0%	--
Commercial real estate	0.0%	2.3%	0.0%	0.0%	--
Total loans	1.5%	3.4%	0.1%	0.0%	--